



FEATURES

- Allocation built on foundation that ESG factors play an important role in determining the sustainability of a company
- Level of risk determined by client risk profile
- Buy & Hold strategy with annual re-balancing of asset allocation to align account risk profile

INVESTMENT HORIZON: INTERMEDIATE/LONG TERM (5-7 YEARS)

Environmental, social, and governance refers to the three central factors in measuring the sustainability and ethical impact of an investment in a company or business

ALIGNING PERSONAL VALUES WITH FINANCIAL GOALS

KWB's Impact portfolios are built on the foundation that Environmental, Social and Governance (ESG) factors play an important role in determining the sustainability of a given company. By selecting investments that screen both positively and negatively for these ESG factors, we believe we can better align a client's personal values with their financial goals. Investment companies have begun to recognize these factors being important to investors and have released a multitude of equity and fixed income products that allow us to deliver these portfolios across all investment objectives.

Examples of ESG Issues

Environmental Issues	Social Issues	Governance Issues
<ul style="list-style-type: none"> Climate change Carbon emission Air and water pollution Deforestation Energy efficiency Waste management Water scarcity 	<ul style="list-style-type: none"> Customer satisfaction Data protection and privacy Gender and diversity Employee engagement Community relations Human rights Labor standards 	<ul style="list-style-type: none"> Board composition Audit committee structure Bribery and corruption Executive compensation Lobbying Political contributions Whistleblower schemes

Source: www.blogs.cfainstitute.org

Benchmark: Varies across risk profiles

Current expense ratio: .44% - .63% dependent on Investment Objectives

Investment Objectives: Conservative, Moderate, Balanced, Growth, Aggressive

The return may be lower than if the adviser made decisions based solely on investment considerations.

Asset allocation does not ensure a profit or protect against a loss. This information is presented as an introduction to the portfolio strategy and is for educational purposes. As such, it is not intended as a solicitation or offer. Prospective investors should contact his/her advisor for more detailed portfolio information and the product's suitability in meeting your financial investment objectives.

Different types of investments involve varying degrees of risk and there can be no assurance that any specific investment will either be suitable or profitable for a client or prospective client's investment portfolio.

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